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In the United States Patent and Trademark Office

Appn. Number: 10/647,078

Appn. Filed: 08/22/2003

Applicants: Bruce Bradford Thomas and Lester Ware Preston, III

Title: Secondary Loss Expense Coverage

GAU: 3626

Examiner: Nguyen, Hiep

Trumbull, CT, September 2, 2008

Amendment A

Commissioner for Patents

PO Box 1450

Alexandria, VA 22313-1450

Dear Examiner Nguyen:

In response to the Office Action mailed 07/28/2008, and to our telephone conference held on 08/12/2008, I am submitting the following amendment to the Claims of the Application referenced above (including interview summary and formal response to the Office Action) as well as expert testimony from two experts in the fields of insurance, finance, and risk management, and a formal response to the objections raised in the Office Action.